

In re:

Rodney Scott, Sr.
Bessie M. Scott

Chapter 13

Case No. 02-13609 (BLS)

Docket Reference No. 38

Debtors.

APPEAL ORDER DATED JUNE 4, 2008.

1. We respectfully dispute the findings in paragraphs 4, 5, 7 and 8 because the mortgage payment includes an escrow account which sets aside money to pay for taxes and insurance. We were given no credit for the money we paid into the escrow account.

2. In paragraph 4 the order states that Litton seeks payment or allowance in the amount of \$2,699.54 for county tax obligations from 2003 through 2007. We strongly contest this finding because we had an escrow account which set aside money for the purpose of county and city tax as indicated by the annual statements that we received from Litton Loan servicing and as indicated in the court order we made all ~~pre~~ petitioned payments in a timely manner. We received absolutely no credit for escrow payments.

See supporting documents: *Attachment #1 - Annual statements showing escrow amounts*

3. In paragraph 5 the order states that Litton seeks payment or allowance in the amount of \$2,572.00 for insurance on the property through this time period. Once again, we contest this finding on the grounds that there was money being paid into the escrow account for this reason. When the taxes and insurance were paid the money came from the escrow account and that all taxes and insurance payments were paid on an annual basis and why did they wait until the end of the bankruptcy to collect.

See supporting documents: *Attachment #1, 3 & 4.*

4. We strongly protest the findings in paragraph 7, because the taxes and insurance should have been paid with the money that Litton received from our monthly mtg. payments which includes the escrow payments. The money that was paid to Litton well exceeded the money they claim because they collected twice. They collected our escrow payments and they collected the extra \$6,230.83 when we had to refinance to get away from this company, they also collected the discharged debt of \$6,542.11. The order clearly states that Litton advanced the payments from 2003 to 2007 and any thing prior would be pre-petitioned. I have proof that Litton carried us in negative arrears since the loan was transferred to them and the money that they billed to us and collected was from the amount that they never applied the trustees payments to.

See supporting documents: *Attachment #2 + Attachment #3 + #4*

5. Paragraph 8 states that the records reflect that Litton advanced the taxes and insurance premiums and that we benefited. We in no way benefited by paying Litton an extra \$5,000 and being forced into a situation where we had to refinance to get away from them. While in court Litton first stated that we had forced placed insurance which never happened. They made numerous errors and even told a lie in court, in which Mr. Weaver later recanted and we are being penalized and dealt a grave injustice because of all of the errors that this company has made while we were afforded our right to be protected by the Federal Government when we filed Chapter 13. Soon as the protection was lifted this predatory company moved right in for the kill.

See Supporting documents: *see Attach #5*

*- All pmts. made to include escrow and
over pmts. made to insure no problems.
We receive no credit for over pmts. \$1794.84*

6. I pray that the court review the evidence and the decision made pertaining to this case and reverse the unjust decision that has been made. I also pray that the entire case be looked at so that you can come to a fair and just decision. As stated we completed our chapter 13 plan and we made all payments on time to the mortgage company. In no way did we owe this company that extra money. I claim that we have paid them twice for the same debt that we filed Chapter 13 for. We should not be penalized because they have poor record keeping.



Rodney Scott, Sr. (Debtor)

- Please See Attachment # 6
where Litt on was going to
double the mtg. pmt to collect
the negative escrow balance.
We had to refinance while we
still could.

LITTON LOAN SERVICING LP
An Affiliate of C-Bass

4828 Loop Central Drive
Houston, Texas 77081-2226

Telephone: 713 960 9676
Fax: 713 561 8248

April 15, 2003

RODNEY SCOTT
BESSIE SCOTT
360 PAUL DR
SMYRNA, DE 19977

RE: Loan Number # 11203444
Property Address:
360 PAUL DR
SMYRNA, DE 19977

RE: Notice of Interest Rate and Payment Change on your Adjustable Rate Mortgage.

Dear Mortgagor:

This notice is to advise you that the interest rate and monthly principal and interest payment on your Adjustable Rate Mortgage Loan is scheduled to adjust.

The interest rate in the Note that you executed will be adjusted on 04/01/03 to 5.625 (The new rate may have been rounded if and as provided in the Security Instrument). The current index value used in this calculation is 1.30000 to which we added 2.750 (Margin Points). Remember your rate cannot change by more than 1.000 (Rate Cycle Caps) per adjustment period. Your new rate will be in effect until 04/01/04.

Likewise, your Principal and Interest payment will be adjusted on 05/01/03 and will remain in effect until 05/01/04. Please remember that your Principal and interest amount may be limited based on the cap limitations stated in the Note. Your new payment is itemized as follows:

	New Payment	Old Payment
Index Value	1.300	
Rate	5.625	6.625
P&I	\$ 491.16	\$ 534.65
Escrow	\$ 557.84	\$ 557.84
Optional Insurance	\$.00	\$.00
Total	\$ 1,049.00	

On the adjustment date your projected Principal Balance will be \$73,573.17 assuming you are making only your regular scheduled payments until that due date. Remember currently your Escrow deposit shown is not constant and is subject to change. If we draft you monthly payments, the new amount will be drafted from your Bank Account.

If you have any questions regarding this adjustment please contact our Special Loans Department at 1-800-247-9727. Please remember your new payment will be due on or before 05/01/03.

Sincerely,

Special Loans Department

ARM 100

557.84
557.65
23.19

LITTON LOAN SERVICING LP
An Affiliate of C-Bass4828 Loop Central Drive
Houston, Texas 77081-2226Telephone: 713 960 9676
Fax: 713 561 8248

March 15, 2004

RODNEY SCOTT
BESSIE SCOTT
360 PAUL DR
SMYRNA, DE 199771063RE: Loan Number # 11203444
Property Address:
360 PAUL DR
SMYRNA, DE 19977

RE: Notice of Interest Rate and Payment Change on your Adjustable Rate Mortgage.

Dear Mortgagor:

This notice is to advise you that the interest rate and monthly principal and interest payment on your Adjustable Rate Mortgage Loan is scheduled to adjust.

The interest rate in the Note that you executed will be adjusted on 04/01/04 to 4.625 (The new rate may have been rounded if and as provided in the Security Instrument). The current index value used in this calculation is 1.22000 to which we added 2.750 (Margin Points). Remember your rate cannot change by more than 1.000 (Rate Cycle Caps) per adjustment period. Your new rate will be in effect until 04/01/05.

Likewise, your Principal and Interest payment will be adjusted on 05/01/04 and will remain in effect until 05/01/05. Please remember that your Principal and interest amount may be limited based on the cap limitations stated in the Note. Your new payment is itemized as follows:

	New Payment	Old Payment
Index Value	1.220	1.300
Rate	4.625	5.625
P&I	\$ 451.02	\$ 491.16

Total * \$ 527.84
* including reserves for taxes and insurance, if applicable.

On the adjustment date your projected Principal Balance will be \$71,771.77 assuming you are making only your regular scheduled payments until that due date. Remember that your Escrow deposit shown is not constant and is subject to change. If we currently draft your monthly payments, the new amount will be drafted from your Bank Account.

If you have any questions regarding this adjustment please contact our Special Loans Department at 1-800-247-9727. Please remember your new payment will be due on or before 05/01/04.

Sincerely,

Special Loans Department

ARM 100

\$ 527.84
- 451.02
76.82

\$ 5167.98
- 491.16
76.82

62.82
\$ 567.98
76.82

LITTON LOAN SERVICING LP
An Affiliate of C-Bass4828 Loop Central Drive
Houston, Texas 77081-2226Telephone: 713 960 9676
Fax: 713 561 8248

March 4, 2005

RODNEY SCOTT
BESSIE SCOTT
360 PAUL DR
SMYRNA, DE 199771063RE: Loan Number # 11203444
Property Address:
360 PAUL DR
SMYRNA, DE 19977

RE: Notice of Interest Rate and Payment Change on your Adjustable Rate Mortgage.

Dear Mortgagor:

This notice is to advise you that the interest rate and monthly principal and interest payment on your Adjustable Rate Mortgage Loan is scheduled to adjust.

The interest rate in the Note that you executed will be adjusted on 04/01/05 to 5.625 (The new rate may have been rounded if and as provided in the Security Instrument). The current index value used in this calculation is 3.13000 to which we added 2.750 (Margin Points). Remember your rate cannot change by more than 1.000 (Rate Cycle Caps) per adjustment period. Your new rate will be in effect until 04/01/06.

Likewise, your Principal and Interest payment will be adjusted on 05/01/05 and will remain in effect until 05/01/06. Please remember that your Principal and interest amount may be limited based on the cap limitations stated in the Note. Your new payment is itemized as follows:

	New Payment	Old Payment
Index Value	3.130	1.220
Rate	5.625	4.625
P&I	\$ 489.52	\$ 451.02
Total	*\$ 566.34	

* including reserves for taxes and insurance, if applicable.

On the adjustment date your projected Principal Balance will be \$69,634.04 assuming you are making only your regular scheduled payments until that due date. Remember that your Escrow deposit shown is not constant and is subject to change. If we currently draft your monthly payments, the new amount will be drafted from your Bank Account.

If you have any questions regarding this adjustment please contact our Special Loans Department at 1-800-247-9727. Please remember your new payment will be due on or before 05/01/05.

Sincerely,

Special Loans Department

ARM 100

LITTON LOAN SERVICING LP
An affiliate of C-BASS

4828 Loop Central Drive
Houston, TX 77081

Telephone: 713 960 9676
Fax: 713 561 8248

March 4, 2006

RODNEY SCOTT
BESSIE SCOTT
360 PAUL DR
SMYRNA, DE 199771063

RE: Loan Number # 11203444
Property Address:
360 PAUL DR
SMYRNA, DE 19977

RE: Notice of Interest Rate and Payment Change on your Adjustable Rate Mortgage.

Dear Mortgagor:

This notice is to advise you that the interest rate and monthly principal and interest payment on your Adjustable Rate Mortgage Loan is scheduled to adjust.

The interest rate in the Note that you executed will be adjusted on 04/01/06 to 6.625
(The new rate may have been rounded if and as provided in the Security Instrument).
The current index value used in this calculation is 4.72000 to which we added 2.750
(Margin Points). Remember your rate cannot change by more than 1.000 (Rate Cycle
Caps) per adjustment period. Your new rate will be in effect until 04/01/07.

Likewise, your Principal and Interest payment will be adjusted on 05/01/06 and will remain in effect until 05/01/07. Please remember that your Principal and interest payment is itemized as follows:

	New Payment	Old Payment
Index Value		
Rate	4.720	3.130
P&I	6.625	5.625
\$	528.04	\$ 489.52
Total	** \$ 604.86	

* including reserves for taxes and insurance, if applicable.

On the adjustment date your projected Principal Balance will be \$67,625.46 assuming you are making only your regular scheduled payments until that due date. Remember currently draft your monthly payments, the new amount will be drafted from your Bank Account.

If you have any questions regarding this adjustment please contact our Special Loans Department at 1-800-247-9727. Please remember your new payment will be due on or before 05/01/06.

Sincerely,

Special Loans Department

ARM 100



March 6, 2007

4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 247-9727
Fax (713) 960-1853
www.littonloan.com

Rodney Scott
Bessie Scott
360 Paul Drive
Smyrna, DE 19977-1063

Re: ARM Interest Rate and Payment Adjustments
Loan #: 11203444
Property: 360 Paul Drive
Smyrna, DE 19977

Dear Mortgagor(s):

This letter serves as notification that the interest rate and monthly principal and interest payment are scheduled to adjust on the referenced Adjustable Rate Mortgage.

On April 1, 2007, the interest rate will adjust to 7.625% in accordance with the loan documents executed at closing. The current index value used in calculating the new rate is 5.05000, to which 2.750 margin points were added. The new interest rate may have been rounded if and as required by the loan documents. The interest rate cannot adjust by more than 1.000% (rate cycle cap) per adjustment period. The new interest rate will be in effect until April 1, 2008.

The principal and interest payment will also be adjusted effective with the May 1, 2007 payment and will remain in effect until May 1, 2008. The principal and interest amount may be limited based on the cap limitations as provided in the loan documents. The new payment is itemized as follows:

	<u>New Payment</u>	<u>Old Payment</u>
Index Value	5.05000	4.72000
Rate	7.625%	6.625%
Principal and Interest	\$566.37	\$528.04
Total	*\$643.19	

*Includes escrowed items such as taxes and insurance, if applicable.

On the adjustment date, the projected unpaid principal balance will be \$65,715.73; assuming only regular scheduled payments are made until that due date.

Effective May 1, 2007, the total payment amount will be \$643.19, which includes a total principal and interest payment of \$566.37 and escrow payment for items such as taxes and insurance, if applicable. Your escrow payment is not constant and is subject to change. If your monthly payments are currently drafted from your bank account, the new payment amount will be drafted on the referenced payment adjustment date.

If you are not obligated on the debt, you are a debtor in bankruptcy, or the debt has been discharged in a bankruptcy proceeding, the servicer is not attempting to collect from you personally. You are being sent this notice as a courtesy because your interest in the real estate may be affected.

Should you have questions regarding these adjustments, please contact our Special Loans Department at (800) 247-9727.

Sincerely,

Special Loans Department

NAME	RODNEY SCOTT	P&I	566.37
ACCT NO	11203444	ESCROW	76.82
LOAN NO		TOTAL PMT	643.19

Escrow Account Transactions

TRANSACTION DATE	TRANSACTION	COVERAGE PERIOD	DEBIT (-) ESCROW	CREDIT (+) ESCROW	BALANCE
4/24/2001	escrow balance		3948.70		(3,948.70)
5/16/2001	escrow recovery			58.05	(3,890.65)
5/21/2001	MIS. ESCROW		2406.18		(6,296.83)
6/21/2001	CITY TAX ADVANCE		159.86		(6,456.69)
6/15/2001	escrow recovery			6.14	(6,440.55)
8/16/2001	COUNTY TAX ADVANCE		415.57		(6,854.12)
8/27/2001	escrow recovery			58.05	(6,806.07)
9/20/2001	escrow recovery			58.05	(6,748.02)
9/25/2001	Insurance Refund			1062.00	(5,686.02)
10/3/2001	escrow recovery			58.05	(5,627.97)
10/12/2001	CITY TAX ADVANCE		275.00		(5,892.97)
11/19/2001	escrow recovery			58.05	(5,834.92)
11/20/2001	escrow recovery			58.05	(5,766.87)
12/20/2001	escrow recovery			58.14	(5,708.73)
1/22/2002	escrow recovery			58.05	(5,650.68)
1/22/2002	escrow recovery			58.05	(5,592.63)
2/10/2002	escrow recovery			58.05	(5,534.58)
2/15/2002	escrow recovery			58.05	(5,476.53)
4/22/2002	escrow recovery			58.05	(5,418.48)
4/30/2002	escrow recovery			58.05	(5,360.43)
5/22/2002	CITY TAX ADVANCE		3582.89		(6,943.32)
5/31/2002	escrow recovery			557.84	(6,385.48)
7/22/2002	escrow recovery			557.84	(7,822.52)
8/15/2002	escrow recovery			557.84	(7,264.68)
9/4/2002	COUNTY TAX ADVANCE		414.62		(7,680.42)
10/30/2002	MISC. ESCROW		1947.14		(6,631.56)
11/4/2002	CITY TAX ADVANCE		282.00		(6,913.56)
2/6/2003	MISC. ESCROW REFUND			1947.14	(7,960.42)
3/7/2003	DEBATED TO Litton				(7,960.42)
4/21/2003	escrow recovery			557.84	(7,402.58)
5/9/2003	escrow recovery			76.82	(7,321.76)
5/12/2003	CITY TAX ADVANCE		225.25		(7,567.01)
5/21/2003	ESCROW ADVANCE		481.02		(9,048.03)
5/21/2003	escrow recovery			76.82	(7,971.21)
5/21/2003	escrow recovery			76.82	(7,894.39)
6/6/2003	escrow recovery			76.82	(7,807.57)
7/10/2003	escrow recovery			76.82	(7,730.75)
9/26/2003	COUNTY TAX		395.40		(8,126.15)
10/17/2003	escrow recovery			76.82	(8,049.33)
10/24/2003	escrow recovery			76.82	(7,972.51)
10/29/2003	escrow recovery			76.82	(7,895.69)
11/6/2003	escrow recovery			76.82	(7,818.87)
12/9/2003	escrow recovery		604.00		(8,422.87)
12/11/2003	escrow recovery			76.82	(8,346.05)
1/6/2004	escrow recovery			76.82	(8,269.23)
2/4/2004	escrow recovery			76.82	(8,193.41)
3/5/2004	escrow recovery			76.82	(8,115.59)
3/18/2004	escrow recovery			76.82	(8,038.77)
4/7/2004	escrow recovery			76.82	(7,961.95)
5/7/2004	escrow recovery			76.82	(7,885.13)
5/19/2004	City Taxes		225.25		(8,110.38)
6/4/2004	escrow recovery			76.82	(8,033.56)

Pre-petition
post petition
still has
neg. escrow
balance
Never given
credit for
payments
made by
Trustee
until
see attach #4
pg # 2

Received from Mr. Walker, Litton's
Attorney

7/16/2004	escrow recovery				76.82	(7,956.74)
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Attach #9

Escrow Account Transaction Rodney Scott

10/29/2003	escrow recovery		76.82	(7,898.69)
11/6/2003	escrow recovery		76.82	(7,818.87)
12/9/2003	escrow recovery	604.00		(8,422.87)
12/11/2003	escrow recovery		76.82	(8,346.05)
1/6/2004	escrow recovery		76.82	(8,268.23)
2/4/2004	escrow recovery		76.82	(8,192.41)
3/5/2004	escrow recovery		76.82	(8,116.59)
3/18/2004	escrow recovery		76.82	(8,038.77)
4/7/2004	escrow recovery		76.82	(7,961.95)
5/7/2004	escrow recovery		76.82	(7,886.13)
5/19/2004	City Taxes	225.25		(8,110.38)
6/4/2004	escrow recovery		76.82	(8,033.56)
7/16/2004	escrow recovery		76.82	(7,958.74)
7/23/2004	escrow recovery		76.82	(7,878.92)
8/5/2004	escrow recovery		76.82	(7,803.10)
9/9/2004	escrow recovery		76.82	(7,728.28)
9/19/2004	county tax	387.51		(8,113.79)
10/5/2004	escrow recovery		76.82	(8,038.97)
11/5/2004	escrow recovery		76.82	(7,960.15)
11/16/2004	escrow recovery		76.82	(7,883.33)
11/23/2004	HOMEOWNER ADVANCE	645.00		(8,528.33)
12/14/2004	escrow recovery		76.82	(8,451.51)
1/5/2005	escrow recovery		76.82	(8,374.69)
2/1/2005	escrow recovery		76.82	(8,297.87)
3/1/2005	escrow recovery		76.82	(8,221.05)
3/30/2005	escrow recovery		76.82	(8,144.23)
4/5/2005	escrow recovery		76.82	(8,067.41)
4/29/2005	escrow recovery		76.82	(7,990.66)
5/17/2005	CITY TAXES	225.25		(8,216.84)
5/26/2005	escrow recovery		76.82	(8,139.02)
6/7/2005	escrow recovery		76.82	(8,062.20)
7/8/2005	escrow recovery		76.82	(7,985.38)
8/2/2005	escrow recovery		76.82	(7,908.56)
8/29/2005	escrow recovery		76.82	(7,831.74)
8/29/2005	COUNTY TAX ADVANCE	388.64		(8,220.38)
9/30/2005	escrow recovery		76.82	(8,143.56)
10/25/2005	escrow recovery		76.82	(8,066.74)
11/23/2005	HOMEOWNER ADVANCE	659.00		(8,725.74)
12/6/2005	escrow recovery		76.82	(8,548.92)
12/20/2005	escrow recovery		76.82	(8,372.10)
1/25/2006	escrow recovery		76.82	(8,495.28)
2/1/2006	escrow recovery		76.82	(8,418.46)
3/13/2006	escrow recovery		76.82	(8,341.64)
4/5/2006	escrow recovery		76.82	(8,264.82)
5/11/2006	escrow recovery		76.82	(8,188.00)
5/24/2006	CITY TAX ADVANCE	228.00		(8,416.00)
6/6/2006	escrow recovery		76.82	(8,339.18)
7/3/2006	escrow recovery		76.82	(8,262.36)
8/2/2006	escrow recovery		76.82	(8,185.54)
9/11/2006	escrow recovery		76.82	(8,108.72)
9/20/2006	COUNTY TAX ADVANCE	395.29		(8,504.01)
10/11/2006	escrow recovery		76.82	(8,427.19)

- Received from Mr. Weaver, Litton's Attorney

- They were applying escrow pmts to negative Escrow balance which should not have been there when we filed. They carried this through out the Chapter 13 & collected at the end.

11/9/2006	escrow recovery			76.82	(6,350.37)
11/23/2006	HOMEOWNER ADVANCE		664.00		(9,014.37)
12/15/2006	escrow recovery			76.82	(6,937.65)
12/28/2006	escrow recovery			76.82	(6,860.73)
2/12/2007	escrow recovery			76.82	(6,783.91)
3/13/2007	escrow recovery			76.82	(6,707.09)
4/10/2007	escrow recovery			76.82	(6,630.27)
4/16/2007	escrow recovery			2551.82	(6,078.45)
5/5/2007	escrow recovery			76.82	(6,001.63)
5/21/2007	CITY TAX ADVANCE		228.60		(6,230.23)
					(6,230.23)

Trustee pmt.
#2551.82
first ever
applied.

- They applied this pmt after the receive order from court because other pmnts went to wells fargo.

Attach #5

Payment Chart for 2003

Months	P&I Due	Payment Made	Escrow Reserve	P&I w/escrow	Overpayment			
January	534.65	612	77.35	612	0			
February	534.65	612	77.35	612	0			
March	534.65	612	77.35	612	0			
April	534.65	612	77.35	612	0			
May	491.16	612	120	568.51	43.49			
June	491.16	612	120	568.51	43.49			
July	491.16	612	120	568.51	43.49			
August	491.16	613	121	568.51	44.49			
September	491.16	613	121	568.51	44.49			
October	491.16	612	121	568.51	43.49			
November	491.16	612	121	568.51	43.49			
December	491.16	612	121	568.51	43.49			

$$43.49 \times 6 = 360.94$$

$$44.49 \times 2 = 88.98$$

Payment Chart for 2004

Months	P&I Due	Payment Made	Escrow Reserve	P&I w/escrow	Overpayment			
January	491.16	612	121	568.51	43.49			
February	491.16	612	121	568.51	43.49			
March	491.16	612	121	568.51	43.49			
April	491.16	612	121	568.51	43.49			
May	451.02	600	148.98	527.84	72.16			
June	451.02	600	148.98	527.84	72.16			
July	451.02	600	148.98	527.84	72.16			
August	451.02	600	148.98	527.84	72.16			
September	451.02	600	148.98	527.84	72.16			
October	451.02	600	148.98	527.84	72.16			
November	451.02	600	148.98	527.84	72.16			
December	451.02	600	148.98	527.84	72.16			

$$43.49 \times 4 = 173.96$$

$$72.16 \times 8 = 577.28$$

Payment Chart for 2005

Months	P&I Due	Payment Made	Escrow Reserve	P&I w/escrow	Overpayment			
January	451.02	600	148.98	527.84	72.16			
February	451.02	600	148.98	527.84	72.16			
March	451.02	600	148.98	527.84	72.16			
April	451.02	600	148.98	527.84	72.16			
May	489.52	600	110.48	566.34	33.66			
June	489.52	600	110.48	566.34	33.66			
July	489.52	600	110.48	566.34	33.66			
August	489.52	600	110.48	566.34	33.66			
September	489.52	600	110.48	566.34	33.66			
October	489.52	600	110.48	566.34	33.66			
November	489.52	600	110.48	566.34	33.66			
December	489.52	600	110.48	566.34	33.66			

$$72.16 \times 4 = 288.64$$

$$33.66 \times 8 = 269.28$$

Payment Chart for 2006

Months	P&I Due	Payment Made	Escrow Reserve	P&I w/escrow	Overpayments			
January	489.52	600	110.48	566.34	33.66			
February	489.52	600	110.48	566.34	33.66			
March	489.52	600	110.48	566.34	33.66			
April	489.52	605	115.48	566.34	33.66			
May	528.04	605	76.96	604.86	.14			
June	528.04	605	76.96	604.86	.14			
July	528.04	605	76.96	604.86	.14			
August	528.04	605	76.96	604.86	.14			
September	528.04	605	76.96	604.86	.14			
October	528.04	605	76.96	604.86	.14			
November	528.04	605	76.96	604.86	.14			
December	528.04	605	76.96	604.86	.14			

$$33.66 \times 4 = 134.64$$

$$.14 \times 8 = 1.12$$

Amount Overpaid \$1794.84



07616-000102-001
 RODNEY SCOTT
 BESSIE M SCOTT
 360 PAUL DR
 SMYRNA DE 19977-1063

LUAN #: 0011203444
 CUSTOMER SERVICE #: 1-800-247-9727

PREVIOUS	NEW PAYMENT EFFECTIVE 07/01/07
P&I	566.37
ESCROW	107.32
SHORTAGE SPREAD	37.16
DEFICIENCY SPRD	519.24
TOTAL PAYMENT	0.00
	1,230.09

COMING YEAR ESCROW PROJECTION

The Coming Year Escrow Projection is a month by month estimate of activity in your escrow account over the next twelve months. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparisons with the actual activity in your account.

ANTICIPATED ESCROW DISBURSEMENTS

		MONTH	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	CUR BAL PROJECTION	REQ BAL PROJECTION
COUNTY TAX	395.29	07	107.32	.00	STARTING BALANCE	6,154.01-	522.69
CITY TAX	228.60	08	107.32	.00		6,046.69-	630.01
HOMEOWNER	664.00	09	107.32	395.29-	COUNTY TAX	5,839.37-	737.33
		10	107.32	.00		6,227.34-	449.36
		11	107.32	.00		6,120.02-	556.68
TOTAL DISBURSEMENTS	1,287.89	12	107.32	664.00-	HOMEOWNER	6,012.70-	664.00
MONTHLY ESCROW DEPOSIT	107.32	01	107.32	.00		6,569.38-	107.32
		02	107.32	.00		6,462.06-	214.64
		03	107.32	.00		6,354.74-	321.96
		04	107.32	.00		6,247.42-	429.28
		05	107.32	228.60-	CITY TAX	6,140.10-	536.60
		06	107.32	.00		6,261.38-	415.32
		TOTAL	1,287.84	1,287.89-		6,154.06-	522.64

LOW BALANCE SUMMARY

PROJECTED LOW POINT	-6,569.38
ALLOWABLE LOW POINT	107.32
SHORTAGE ESCROW ADJUSTMENT FOR 12MONTHS	6,676.70
	556.39
SURPLUS	0.00

Your Projected Escrow Account Balance as of MAY 26, 2007 is \$6,154.01-. Your Required Beginning Escrow Balance according to this analysis should be \$522.69. This means you have a shortage of \$6,676.70. Per Federal Law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months. Once during this period, your Required Escrow Account Balance should be reduced to \$107.32 as shown in December. This amount represents the cushion selected by us as allowed by your mortgage contract, Federal and State Law.

The cushion allowed by federal law (RESPA) is two times your monthly escrow payment unless your mortgage documents or state law specifies a lower amount.